



FEBRUARY 2014

Lowell Senior Center HERITAGE

~ THE OFFICIAL PUBLICATION OF THE LOWELL COUNCIL ON AGING ~

Dear Valentines,

DI hope you are all enjoying the beginning of the new year! Hopefully you are sticking to your new years resolutions. It has been a cold winter thus far. We would like to thank the ladies of the volunteer knitting group for hand knitting over #1,000 hats for those in need in our community. We are always in need of additional yarn. If you are able to donate yarn to this volunteer group, it would be greatly appreciated. It is also used for mittens made for the City of Lowell school children and baby hats for newborns at Lowell General. Thank you in advance for your help!

The International Institute's Director, Sharon Barney will be on site, Thursday, Feb. 13th at 10:30 am to offer an educational seminar on how to receive US Citizenship. We will have our minority outreach worker, Linda Hin on site to translate in Khmer for those that do not speak English.

*Director's message
Cont'd on page. 5*

Top 10 Most Common Health Issues for Seniors

Physical Activity and Nutrition

INSIDE

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Research indicates that staying physically active can help prevent or delay certain diseases, including some cancers,

heart disease and diabetes, and also relieve depression and improve mood. Inactivity often accompanies advancing age, but it doesn't have to. Check with your local churches or synagogues, senior centers, and shopping malls for exercise and walking programs. Like exercise, your eating habits are often not good if you live and eat alone. It's important for successful aging to eat foods rich in nutrients and avoid the empty calories in candy and sweets

Overweight and Obesity

Being overweight or obese increases your chances of dying from hypertension, type 2 diabetes, coronary heart disease, stroke, gallbladder disease, osteoarthritis, sleep apnea, respiratory problems, dyslipidemia and endometrial, breast, prostate, and colon cancers. In-depth guides and practical advice about obesity are available from the National Heart Lung and Blood Institute of the National Institutes of Health.

Tobacco

Tobacco is the single greatest preventable cause of illness and premature death in the U.S. Tobacco use is now called "Tobacco dependence disease." The Centers for Disease Control and Prevention (CDC) says that smokers who try to quit are more successful when they have the support of their physician.

Substance abuse

Substance abuse usually means drugs and alcohol. These are two areas we don't often associate with seniors, but seniors, like young people, may self-medicate using legal and illegal drugs and alcohol, which can

lead to serious health consequences. In addition, seniors may deliberately or unknowingly mix medications and use alcohol. Because of our stereotypes about senior citizens, many medical people fail to ask seniors about possible substance abuse.

HIV/AIDS

Between 11 and 15% of U.S. AIDS cases occur in seniors over age 50. Between 1991 and 1996, AIDS in adults over 50 rose more than twice as fast as in younger adults. Seniors are unlikely to use condoms, have immune systems that naturally weaken with age, and HIV symptoms (fatigue, weight loss, dementia, skin rashes, swollen lymph nodes) are similar to symptoms that can accompany old age. Again, stereotypes about aging in terms of sexual activity and drug use keep this problem largely unrecognized. That's why seniors are not well represented in research, clinical drug trials, prevention programs and efforts at intervention.

Mental Health

Dementia is not part of aging. Dementia can be caused by disease, reactions to medications, vision and hearing problems, infections, nutritional imbalances, diabetes, and renal failure. There are many forms of dementia (including Alzheimer's Disease) and *From page 1* one can be temporary. With accurate diagnosis comes management and help. The most common late-in-life mental health condition is depression. If left untreated, depression in the elderly can lead to suicide. Here's a surprising fact: The rate of suicide

Cont'd. on page. 5

The City of **LOWELL** *Alive. Unique. Inspiring.*

February 2014

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~~~~~

Office hours vary  
Call for appointment

**SENIOR CENTER SERVICES**

**Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director**

Michelle Ramalho 978-674-1170  
mramalho@lowellma.gov

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Tara Donnelly 978-674-1171  
tdonnelly@lowellma.gov

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**Outreach Volunteers**

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Jlawlor@lowellma.gov

Deanna Rabidoux 978-674-1168  
dlrabidoux@lowellma.gov

**S H I N E (Serving Health Insurance Needs for Elders)**

Joan Gong 978-674-1172

Call for an appointment

**Thursdays ONLY- 10 AM to 1 PM****Legal Services Assistance & Referrals**

For a Wednesday appointment, call Tara at 978-674-1172 or 978-458-1465

**Pollard Library** 978-674-8634  
**COA Library Annex** 978-970-4186

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"Heritage" Production Editor
John R. Lawlor

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~~~~~

**Next Meeting: 02/10/14 @ 9:00am**

**Hours of Operation:**

Monday through Friday

6:00 am to 4:00 pm

Lunch served at 11:30 am

**Saturday and Sunday**

Coffee & Pastries and Lunch ONLY  
OPEN 7:00 am until NOON

**Free Transportation to Center**

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You MUST call before 9:00 a.m. the day of your ride. Departure is after lunch (appr.12:30 pm-1:30 pm); except Saturday and Sundays it is at 12:15 pm.

**GROCERY TRIPS TO MARKET BASKET:**

Tuesdays and Thursdays (2-bag limit). Call Tara at 978-674-1171 within 48 hours before your requested day. Call Mon. thru Fri. from 9 a.m. - 3 p.m. to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.

**City of Lowell Veterans Services**

Director / Agent

Eric Lamarche 978-674-1595  
ELamarche@lowellma.gov

Head Clerk

Carmen Felix 978-674-1596  
CFelix@lowellma.gov

**Office Hours: 8:00 A.M. - 4:00 PM. — Monday - Friday**

2nd Floor of the Senior Center in the administrative office area

# LCOA Trips

Motor Coach Day Trips -\$25 deposit. Must be over 18 years old. Departs from Ayotte Garage. 40 passenger minimum for casinos. All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds (unless insurance is available & purchased). The "Civic Events" office is now open from 6:00 a. m. to 2:00 p. m. — Trip flyers available outside of 2nd floor office.

**March 11, Tuesday—Ronan Tynan:** An Irish Celebration Featuring Ronan Tynan of the Irish Tenors @ Venus De Milo Swansea, MA. Meal includes Corned Beef & Cabbage or Baked Haddock also Venus DE Milo's Famous Minestrone Soup, Vegetables, Breads, Desserts, Coffee/Tea. Roger's Bus. Cost \$65

**April 15th, Tuesday—Mohegan Sun The Legendary Actress – Singer & Dancer Debbie Reynolds** "Live" in Concert Price with transportation \$81, includes: \$20 Free Slot Play/or Free Bet & \$10 Meal Voucher Good at any eating facility @ Mohegan Sun. Pick up @ George Ayotte Garage. Time TBA

**May 15, Thursday—Direct from Vegas...The Tony Pace Show @ The White's of Westport** Doors open @ 11am. Meal choice: Boneless Stuffed Breast of Chicken or Baked Scrod, Potato, Vegetable, Coffee & Dessert Cost \$55. Roger's Bus Departs @ 10:15 from LCOA.

**May 22, Thursday—North Shore Acappella @ Luciano's Lake Pearl Wrentham, MA** In 2011 they were featured on NBC's The Sing Off and dazzled listeners across the country. The North Shore Acappella has appeared as the opening act for the Temptations, The Platters, Ben E. King, Frankie Vallie, Roberta Flack, & Gene Pitney and many others. Meal Choice: Roast Pork Loin or Baked Haddock. Also included: veggies, bread, dessert, coffee & tea. Cost \$63.00 Departs from LCOA TBA

**May 23 – 30, Friday to Friday—Boston to Bermuda Includes:** Round trip motor coach transportation for group pick-up location to Boston Pier, 8 day/7 night cruise on board NCL Dawn, All meals on Board Ship, plus NCL's Freestyle Dining Program, Travelers Insurance by TravelSafe Protect-A- Group, Best of Times Exclusive Cocktail Party, All Luggage Handling Fees, Driver Gratuities for Transportation to Boston Pier, Services of a Best of Times Professions. More information on flyers. Cost \$899.00 & up. For more info see Kathy or Sandy.

**June 12, Thursday—"The Temptations Live in Concert @ The Venus De Milo in Swansea, MA** "The Temptations" Hits Include: "My Girl", "Just My Imagination", "Papa Was A Rolling Stone", "The Way You Do The Things You Do", "Ain't Too Proud To Beg", "I Heard It Through The Grapevine", "I Can't Get Next to You" & Many More. Also Includes Meal Choice Chicken Parm or Baked Haddock Venus De Milo's Famous Minestrone Soup, Veggies, Bread, Dessert, Coffee & Tea Cost \$65.00 Departs from LCOA @ 9:15am

**June 24, Tuesday—Lobstafest & Newport Playhouse & Cabaret "My Husband's Wild Desires (*Almost Drove Me Mad*)** The bedroom spark has fizzled for a man and his wife. The man decides to take the bull by the horns and discovers a way to bring the flame back! Throw in the building superintendent and a nervous burglar, and the result is a comedy gone amok that will have you rolling in the aisles with laughter!! Cost 65.00 Departs from LCOA

**September 9, Tuesday—"American Bandstand Revue" @ Venus De Milo in Swansea, MA** This show is for those 50's & 60's enthusiasts with music and costumes from Jerry Lee Lewis, Brenda Lee, Neil Sedaka, The Four Seasons, The Beach Boys, Paul Anka, Frankie Lyman, Freddie Cannon, Connie Francis, The Girl Groups and more! 11:30 doors open & lunch @ noon: Boneless Breast of Chicken, Soup, Potato, Vegetable, Dessert and Coffee. Cost \$50. Roger's Bus Departs @ 10:15 from LCOA

**The International Institute presents an  
Immigration and Citizenship Educational Seminar  
Thursday, February 13, at 10:30 AM**

Come learn about immigration basics, including family petitions and citizenship eligibility, from Sharon Barney, Staff Attorney at the International Institute of New England. The International Institute provides low-cost immigration legal services, including representation, to low-income clients of the Merrimack Valley area in a variety of issues, including green card applications, family based petitions and citizenship applications.

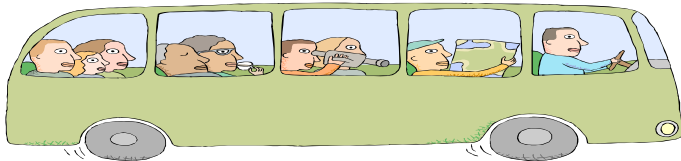
**Registrar Richard P. Howe Jr. will “Answer  
Your Questions” on Feb. 7, 2014, at 10:00 a. m.**

Register of Deeds Richard P. Howe Jr. will visit the Lowell Senior Center on the first Friday of each month. from 10:00 a.m. until 11:00 a.m. to answer questions anyone may have about real estate such as how to add a name to a deed, how to remove a name from a deed, what happens when a co-owner of the property dies, what is a Declaration of Homestead, what is a Trust, and any other questions that might

arise. The Registry of Deeds is located at 360 Gorham Street in Lowell inside the Superior Courthouse. The registry has a Customer Service Section that is also able to answer these types of questions. The Customer Service Section is open from 8:30 a.m. until 4:00 p.m. on weekdays and may be reached at (978) 322-9000 or by visiting in person. The Registry of Deeds is located at 360 Gorham Street in Lowell inside the Superior Courthouse. The registry has a Customer Service Section that is also able to answer these types of questions. The Customer Service Section is open from 8:30 am until 4:00 p.m. on weekdays and may be reached at (978) 322-9000 or by visiting in person.

**AARP Foundation Tax Aide**

They will be available beginning Wednesdays & Thursday's from February 5, 2014 to April 10, 2014. Help is free, individualized and no strings attached. By appointment only! **Appointment times will be from 9 am – 12 pm. Please call (978) 674-1172 for an appointment.** The Lowell Senior Center would like to thank AARP tax preparers for com-



**Roger's \$5.00 Trips**

*MUST be 60 or older*

Bus leaves @ 9:15 am from the Senior Center.  
The bus is Handicapped Accessible.  
SCHEDULE IS SUBJECT TO CHANGE.

**WEATHER ADVISORY: IF LOWELL PUBLIC SCHOOLS ARE CLOSED, THE TRIP IS CANCELLED.**

**February tickets on sale Jan 31st**

February 4, Tuesday – Christmas Tree/Grassfields  
February 6, Thursday – Pheasant Lane Mall  
February 10, Monday – Grand Buffet/Shopping  
February 13, Thursday – Super Wal-Mart /Weathervane  
February 20, Thursday – New England Aquarium/Boston  
February 28, Frid. – Hungry Traveler & Tom's Discount

**March tickets on sale Feb 28th**

March 4, Tuesday - Manchester (NH) Mall  
March 6, Thursday - Pheasant Lane, Nashua, NH  
March 10, Monday - Super Wal-Mart Amherst  
March 14, Friday - Christmas Tree & Grassfields  
March 20, Thursday, Methuen (MA) Mall  
March 25. Tuesday - Markey's Salisbury, MA  
March 28, Fri., - Hungry Traveler & Tom's Discount

**Limit (4) four tickets per person ... per trip!**

NO employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member. If you arrive prior to 8:00 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8:00 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.



is higher for elderly white men than for any other age group, including adolescents

### **Injury and Violence**

Among seniors, falls are the leading cause of injuries, hospital admissions for trauma, and deaths due to injury. One in every three seniors (age 65 and older) will fall each year. Strategies to reduce injury include exercises to improve balance and strength and medication review. Home modifications can help reduce injury. Home security is needed to prevent intrusion. Home-based fire prevention devices should be in place and easy to use. People aged 65 and older are twice as likely to die in a home fire as the general population.

### **Environmental Quality**

Even though pollution affects all of us, government studies have indicated that low-income, racial and ethnic minorities are more likely to live in areas where they face environmental risks. Compared to the general population, a higher proportion of elderly are living just over the poverty threshold. Immunization. Influenza and pneumonia and are among the top 10 causes of death for older adults. Emphasis on Influenza vaccination for seniors has helped. Pneumonia remains one of the most serious infections, especially among women and the very old.

### **Access to Health Care**

Seniors frequently don't monitor their health as seriously as they should. While a shortage of geriatricians has been noted nationwide, URM C has one of the largest groups of geriatricians and geriatric specialists of any medical community in the country. Your access to health care is as close as URM C, offering a menu of services at several hospital settings, including the VA Hospital in Canandaigua, in senior housing, and in *your* community.

### **Sexuality**

Contrary to what some may believe, most men and women don't lose their longing for togetherness or sex as they age. In fact, many seniors report that sexual experiences are enhanced with age. Just think of it. Although safe sex is still recommended for successful aging, there's no longer a need for contraception, and your kids probably won't interrupt your intimacy. And regular sexual activity helps maintain successful sexuality.

### **Your Heart**

Your doctor will advise you about resuming sexual relations following a heart attack. Usually, people are able to resume sexual activity about 12 to 16 weeks after a heart attack.

### **Diabetes**

Diabetes can cause erectile dysfunction. Erectile dysfunction is the inability to attain or sustain an erection adequate for satisfactory sexual intercourse. But erectile dysfunction can be successfully treated or corrected with devices and procedures.



### **Stroke**

Research indicates that a stroke rarely damages the body parts necessary for sexual functioning. It's also unlikely that having sex will lead to another stroke.

### **Rheumatoid Arthritis**

Joint pain caused by rheumatoid arthritis can limit your sexual capabilities and some medicines to treat the condition can cause a loss of desire. Exercise, rest, warm baths and changes in position can help.

### **Prostatectomy**

The removal of excess prostate tissue rarely affects potency. For men undergoing radical prostatectomy (removal of the prostate gland), today's advanced surgical techniques can preserve the nerves going to the penis, which, in turn, can preserve the ability to have an erection.

Information contained in this article is from the University of Rochester

**Phone:** (585) 784-2999

**Email:** seniors@urmc.rochester.edu

*Pictures and drawings are courtesy of the National Institute of Diabetes and Digestive and Kidney Diseases*

### **Director's . . . Cont'd from page 1**

The COA would like to thank the following people and organizations for their kind, heartfelt donations made during the holiday season:

**Ray & Nancy Boutin** for the delicious cupcakes purchased from the Greater Lowell Vocational School. The dessert was enjoyed by many at last months dinner dance.!

The **VFW Ladies Auxiliary Post #662 and Joseph and Connie Dussault** for their generous Christmas presents for all the Veterans in attendance at the December breakfast!

**Northwood Nursing Home** for their delicious homemade éclair's donated for the Christmas buffet.

**The Stoklosa School chorus & the Butler School chorus** for the great entertainment: for singing holiday songs to the seniors on site. They both have very talented boys and girls!

**Representative Kevin Murphy, Mrs. Ann Murphy & Aide Karen Moynihan** for their arrangement and donation of their beautiful annual holiday basket of cheer for senior door prizes at the holiday dinner dance.

Volunteer **Carol Lannan** for her several holiday craft donations and decorating of COA.

**Don't forget, Kid's Week—Bingo—Tues., Feb. 18th from 12-3pm.** The annual Kid's week Bingo is coming soon! We welcome you to bring your children and grandchildren to an afternoon of fun with BINGO! Toy prizes, donated by Kids with Disabilities, Safety Officer Paul Corcoran and Friends of COA volunteers will be on site to operate BINGO and pizza, chips & beverage's will be served. We look forward to seeing you all. **Also, Kids Week-Movie Day -Thursday, Feb. 20th at 12 noon. Come on inside and be cozy and warm!** Popcorn and beverages will be served.

*Have a Happy Valentine's Day,*

*Sincerely, Michelle Ramalho*

## **Volunteer Nurse's Schedule** for Blood Pressure & Weight

### **Lowell Visiting Nurse Association**

2nd Tuesday at 8:00 to 10:00 am

3rd Tuesday at 10:00 am to 12:30 pm

**Albert Gauthier RN/ Blood Pressure**

9:30-11:30 ( most Wednesdays )

**Commonwealth Nursing**

1st & 4th Tuesday from 10 am to 12 pm



### **Dr. George Potamitis from Pro-Rehab**

Question and Answer Sessions

Every Wednesday from 10 - 11 am

### **Affordable Hearing, LLC - Christopher Streeter**

Hearing Testing, Hearing Instrument Testing.

2nd Thursday of each Month from 9:00 to 11:00 am.

In the Nurses Station. Please call for appt. 978-674-1172

## **SHINGLES Presentation**

**February 19 from 10:00 to 11:30 am**

Rite Aid Pharmacy experts will help you learn more about SHINGLES.

There will also be a sign-up for the upcoming SHINGLES clinic to be held on:

Wednesday, February 26, from 10:00 am to 12 noon  
at

The Lowell Senior Center

## **FREE Computer Assistance**

**With Pierre de Villiers**

**In the computer lab**

**Fridays 9:30 to 11:30 am**

Contact Amy Leal at  
978-674-1167 to register



Cancelled when Public School is cancelled due to inclement weather.

## **OUTREACH SERVICES**



CALL (TEL: 1-866-333-2721)

### **About Us**

SeniorAdvisor.com is the leading site that provides easy access to the information you need when making a senior living decision. SeniorAdvisor.com features trusted reviews and advice on local senior living communities and provides various search methods with seamless links to the best senior living communities. The site enables users to customize their own account based off of their unique needs and allows users to keep track of their favorite communities and tours with the latest planning features.

### **Why we work:**

- **Time Saving:** We firmly believe that time is precious. Instead of spending countless hours shifting through the internet, we have put everything you need in one area. SeniorAdvisor.com provides users with a full list of local communities and personalized search features, making the right community easier to find.
- **All-Inclusive Listings:** Our database is updated with a complete directory of senior housing options in all 50 states.
- **Personalization:** We understand that everyone has various needs. SeniorAdvisor.com provides you with the opportunity to create your own account based off of your own unique needs.
- **Community Inspired:** SeniorAdvisor.com is driven by community. We feature the opinions and advice of those searching for senior living in your local community.

## **Unwanted Medication Disposal**



Bring your sharps too! (needles and lancets) in a puncture proof sealed container.

**Wednesday  
February 19, 2014  
3:00P to 7:00P**

Remove all information from bottles.

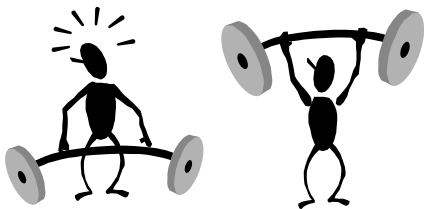
**Lowell Health Department  
341 Pine Street  
Lowell, MA 01851**



### **What's in Your Medicine Cabinet?**

Residential Disposal Only—No Commercial Disposal  
Questions? Call 978-674-4304

### CTI Bone Builders Class



Call 978-674-1172 to register

### Winter Safety Tips for Seniors

Winter storms and freezing temperatures have hit the nation hard this season. Dangerous driving, unsafe walking conditions, power outages, power lines heavy with ice or unsafe heating methods are especially dangerous for seniors. Review the following tips to help keep you and your loved ones safe during this winter blast.

### Home Heating Safety Tips

- Keep anything flammable at least three feet away from any space heater.
- Make sure a fireplace screen is placed in front of a wood-burning fireplace to catch flying sparks or rolling logs.
- Using a fireplace, gas heater or lanterns can lead to carbon-monoxide poisoning. If you use any of these methods to heat your home, make sure you have proper ventilation. Check the batteries on your carbon-monoxide detector or buy an updated one if needed. Purchase an ABC multipurpose fire extinguisher for the home and learn how to use it properly.

### Winter Auto and Driving Safety Tips

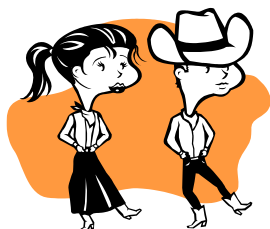
- In a major snow storm, don't drive if it's not completely necessary. If you must drive, go very slow if roads are snow covered or icy. Use extreme caution in any freezing temperatures because there may be black ice on the road, which is hard to detect. If you see a sudden shine or change of color to the road, it may indicate black ice.

### Winter Outdoor Safety Tips

- Wear boots that are non-skid and always walk slowly! Assume the walkways are icy, even if you can't see the ice. Always use handrails if available.
- Dress for winter by covering as much exposed skin as possible. Wool and polyester are the best materials for keeping moisture out and warm air in. Cotton is never a safe choice in winter temperatures. Remember, hats, gloves and wool socks will reduce the amount of heat that escapes your body.
- Don't be afraid to ask for help in any situation that can increase your chances

### Country Line Dancing

with Marcella Groulx



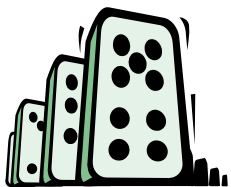
Tuesdays  
at 10:00  
to 12 noon

Fun &  
Exciting!

### Dominoes

with Charlotte  
Landry

Tuesdays 9:00 to  
11:00 am



### Hawaiian Hula Dance Lessons

with Kim Stevens

Every Monday at  
10:00 am

Good for joints  
And FUN!



### Quilting Lessons



**Every  
Wednesday  
12:30 to  
3:00 pm**



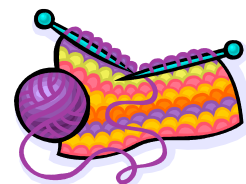
### TAI CHI

*Helps with: Arthritis, strengthening  
the Immune system, High Blood  
Pressure, and Osteoporosis!*

*Acupressure Points also taught: for  
headaches, stress, upset stomach &  
more!*

*Tuesdays & Fridays  
10:00 am to 11:00 am*

### The Knitting & Crochet Ladies Group



**Every Tuesday  
From 12 noon  
to 3:00 pm**

**Join Us & Have Fun!**







## Lowell Veterans' Services

FOR MORE INFORMATION  
REGARDING THIS BENEFIT  
AND MANY OTHERS,  
PLEASE CONTACT:

Eric Lamarche  
Veterans' Services Officer  
City of Lowell  
Senior Center  
276 Broadway Street

Lowell, MA 01854

Phone: 978-970-4068

### Attention Lowell Veterans:

- Are you relying solely on social security benefits as income?
- Are you currently experiencing financial difficulty?
- Did you know that there are financial programs to assist Veterans and family members?
- Let the Lowell Veterans' Services Department help!

### Chapter 115 Public Assistance

Under Chapter 115 of Massachusetts General laws (M.G.L. c. 115), the Commonwealth provides a uniform program of financial and medical assistance for indigent veterans and their dependents.

Qualifying veterans, Widows of Veterans and their dependents receive necessary financial assistance for food, shelter, clothing, housing supplies, and medical care.



### Helping Hand Veterans Fund

Helping Hand Veterans Fund (HHVF) is a small grassroots all volunteer organization in Lowell that is making a big difference in the lives of local veterans, both young and old. The mission of "One aim, One mission: Serving our Veterans" is not just a slogan but a passion, an honor and a privilege. HHVF is an open-membership organization where veterans, family members, friends and compassionate citizens can join to make a difference in the lives of those who served by providing the camaraderie and assistance they need and deserve and to remember those who have fallen.

Despite only being founded in July 2013 they have accomplished much. From the proceeds of HHVF's first fundraiser last fall thousands were raised to fund programs such as the "Emergency Assistance Fund" and the enthusiastically received "Helpful Hand Bag". The

"Helpful Hand Bag" program is a year-round outreach where members visit elderly and infirm veterans delivering clothes and other items, but more importantly, companionship and camaraderie so they know they are not and will never be forgotten. If you wish to volunteer, donate or know of a veteran in need please go to [www.hhvf.us](http://www.hhvf.us) for a list of drop-off locations and requested items or contact Project Director Michelle Largay-Cartier at [michelle48fan@hotmail.com](mailto:michelle48fan@hotmail.com) or 978-237-1488.

It is the belief of HHVF that helping and assisting veterans and veterans' families and performing those services that haven't fallen through the cracks or been forgotten about is what truly strengthens and makes the veteran and the community holistically better and healthier. "It's doing the little things that make a big difference in peoples' lives. Far too many of our veterans have not been thanked at all for their service and, as far as I'm concerned, they can't be thanked enough," says HHVF Director Roland C. Cartier, Jr. Mr. Cartier, is a Navy Vietnam veteran, worked at the Bedford VA for ten years, and is currently a Veteran Specialist at CTI and founder of HHVF. As personally rewarding as the organization's work may be, funds are limited and with growing requests for services and future events HHVF will require donations to continue serving those whom served their nation and its people. The members and friends of HHVF are optimistic that the community of Greater Lowell will remember those to whom they all owe all they have.

### GIVE A HELPING HAND TO OUR VETERANS!

**We're asking for your help!**

Donate dollars to help purchase Gift Cards that buy food, linens, clothing, gas and more  
or  
Donate FIVE HELPFUL ITEMS to put inside a "VETERANS HELPFUL HAND BAG"

**"HELPFUL ITEM IDEAS"**

Toothbrushes, Toothpaste, Deodorants, Razors, Socks, Underwear, Laundry Soap Packs, Soap Bars, Hair Product Supplies, Wet Wipes, Toilet Paper, Playing Cards, Flashlights, Batteries, Note Cards, and other useful items.

All items and funds support the  
**HELPING HAND VETERANS FUND**  
in it's ongoing effort to help local veterans with "the little things" that make a big difference in their quality of life.  
Our veterans are our real-life heroes and they deserve all the respect and assistance we can muster.

FOR MORE INFO, CONTACT:  
Roland Cartier, Director 978-237-1487 [cartierroland@yahoo.com](mailto:cartierroland@yahoo.com)  
Laura Pidgeon, Secretary 978-376-3453 [Dragmista@comcast.net](mailto:Dragmista@comcast.net)  
or visit our website at [WWW.HHVF.US](http://WWW.HHVF.US)



# News To Live By

Young and Old



## Mingling at Comox Seniors' Residence

In Columbia, Canada, a group of kindergartners from Valley View visits the senior center every week to learn alongside older adults. According to Karen Reimer, a Valley View kindergarten teacher, this experience "gives [the kindergartners] a broader sense of their community and it gives the residents a chance to share their knowledge and experience, as well". The program was created by the Comox Valley School District and Berwick Comox Valley in which to groups of kindergarten classes alternate every week with their visits to the home.

Comox Valley Record, November 2013

## Creativity Can Last Well into Old Age, as Long as Creators Stay Open to New Ideas

Though some artists may claim their creativity disappeared later in life, trying new things and adapting one's art form may lead to new found creativity. "Those people who have from the beginning developed complex lives with multiple interests and multiple talents, and continued to develop psychological complexity and tolerance for ambiguity, those people continue to do very well in later adulthood," said Gary Gute, professor and director of the Creative Life Research Center at the University of Northern Iowa. Take Marilee Shapiro, 101-year-old Washington, DC resident who at 88 transitioned from creating large scale bronze sculptures to creating artwork on her computer.

Washington Post, 2013

## A Centenarian's Advice to Young Women

Figure Out What You Want Marian Cannon Schlesinger, age 101, paints, writes, watches Rachel Maddow, and reads two newspapers every day. She does all these things because that is what she wants to be doing, and she believes that everyone should continue down the path of their desires. Throughout her life, Schlesinger has written and illustrated five children's books as well as released a memoir last year titled I Remember: A Life of Politics, Painting, and People. The Atlantic correspondent Heidi Legg sat down with Schlesinger for an interview.

The Atlantic

## Good News on the Alzheimer's Epidemic: Risk for Older Adults Declining

People are less likely to develop Alzheimer's Disease than they were 20 years ago according to the New England Journal of Medicine. The authors looked at five new studies that give credit to healthier lifestyles, education, and health care as the leading causes of this decline. People in the United States are valuing education more than ever and going through more years of school per capita than in the past, helping to ward off this disease by keeping the brain working.

Science Daily

## **OPENINGS AVAILABLE! FREE C.T.I. BONE BUILDER CLASSES**

**Build Strength, Endurance & Balance  
MONDAYS & THURSDAYS**

**1:45 — 2:45 p. m.**

**For more information call Tara**



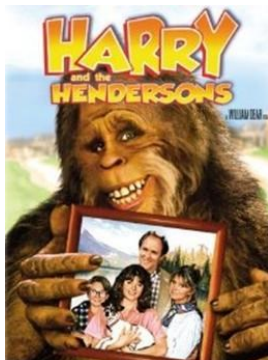
**Lowell Council on Aging  
Video Lanes**

**BE ACTIVE  
BE EXERCISING  
BE ENERGENIC  
BE FUN  
GO BOWLING**

**Wii Bowling League**  
Happens every  
Tues & Fri @ 11:30 in  
the Lowell Senior Center  
Board Room

JOE & ALBERT  
WILL SHOW YOU  
HOW EASY IT IS  
AND IT'S FREE

**Movie:  
Harry & The  
Hendersons  
Thursday, Feb.  
20  
@ 12 NOON**




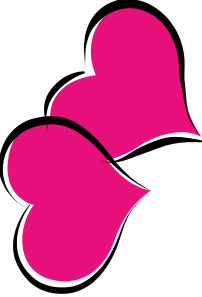
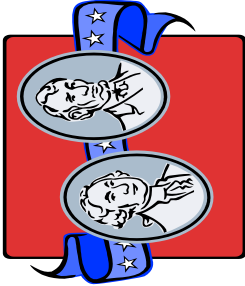
**Movie:  
Valentine's Day  
Monday, Feb. 10  
@ 12 NOON**



Happy  
Groundhog Day!

Puzzle  
on  
page 14




| MONDAY                                                                                                                                                                                                                                                                                                                                                                                       | TUESDAY                                                                                                                                                                                                                                                                                                                                                                                                                                                 | WEDNESDAY                                                                                                                                                                                                                                                                                                     | THURSDAY                                                                                                                                                                                                                                                                                                                                                      | FRIDAY                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>8:30-9:30-CTI Bone BuildersA<br><b>9:00-Getting Fit w/Marian</b><br><b>Silk \$2</b><br>10:00-Hawaiian Hula Dance<br>11:30-Lunch (see menu) \$2<br>Noon-3:45-Bid Whist Cards—<br><b>12-4pm-MAH-JONGG new)</b><br>1:00-Choral Group Rehearsal<br>1:45-2:45-CTI Bone BuildersB                                                       | 4.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>8-10—LVNA Blood Pressure<br>9-11:30—Dominos<br>10-12- Country Line Dancing\$5 -<br>12-Lowell Police Drop-In Free<br>10-11-Tai Chi \$3<br>11:30-Lunch (see menu) \$2<br>11:45-Wii Games Board Rm Free<br>Noon-Cribbage — Free<br>12-3-Knitting & Crochet—<br>1-3-Picture ID's \$3                                                                                                             | 5.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>8:30-9:25- <b>Getting Fit w/Marian</b><br><b>Silk \$2</b><br>8:30-9:30-CTI Bone Builders A<br>9:30-11:30Albert Gauthier,<br>RNPB<br>10-11-Yoga for Seniors \$5 Class<br>11:30-Lunch (see menu) \$2<br>1-3-Bingo<br>1:30-3:30-Quilting Get together | 6.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>9-10-Exercise for Health \$2<br>10-1- <b>SHINE</b> councilor (please<br>call for appointment)— Free<br>10:00-AA Info meeting— Free<br>11:30-Lunch (see menu) \$2<br>12-3:45-45's & Whist Cards Free<br>1:45-2:45-CTI Bone Builders B                                                               | 7.<br>6:30-9am-Coffee & Refreshments<br>9:30-11:3- Computer Classes<br><b>9:00-Vets Breakfast</b><br>11:30-3:45-Poker — Free<br>11:30-Lunch (see menu)<br>11:45-1-Wii Games<br><b>1-3-Senior Social \$1.00 Dancing &amp;<br/>           Music: DJ Ray Tremblay-Pizza</b><br>2:00-3:45-Anxiety support — Free                                                                                                                                  |
| 10.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>8:30-9:30-CTI Bone Builder<br><b>9:00-Getting Fit w/Marian</b><br><b>Silk \$2</b><br>9:00 COA Board Mtg<br><b>10:00-Holistic Geriatric Athe-</b><br><b>ritisClass\$5</b><br>10:00-Hawaiian Hula Dance<br><b>12-4pm-MAH-JONGG new)</b><br>11:30—Lunch (see menu) \$2<br>Noon-3:45-Bid Whist Cards—<br>1:00—Choral Group Rehearsal | 11.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>9-11:30-Dominos — Free<br><b>9-10- Breathing &amp; Meditation</b><br><b>9-11am-Hearing tests-rsvp Tara</b><br>10-12:30—LVNA Blood Pressure<br><b>10:00-Duramedix Diabetic Shoes</b><br><b>w/ Steve-Library annex</b><br>10-12-Police Drop-In — Free<br>10-12-Country Line \$5.00<br>10-11—Tai Chi \$3<br>11:30—Lunch (see menu) \$2<br>11:45-Wii Games Board Rm Free<br>Noon—Cribbage— Free | 12.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>8:30-9:25- <b>Getting Fit w/Marian</b><br><b>Silk \$2</b><br>8:30-9:30-CTI Bone Builders<br>A—<br>9:30-11:30Albert Gauthier,<br>RNPB<br>10-11—Yoga for Seniors \$5<br>11:30—Lunch (see menu) \$2<br>1-3—Bingo<br>1:30-3:30—Quilting Get together  | 13.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>9-10-Exercise for Health \$2<br>9-11-Hearing Aid Maintenance,<br>equipment test & hearing test<br>10-1- <b>SHINE</b> councilor (please<br>call for appointment)— Free<br>10:00-AA Info meeting— Free<br>11:30-Lunch (see menu) \$2<br>12-3:45—45's & Whist Cards—<br>1:45-2:45-CTI Bone BuildersB | 14.<br>6:30-9am-Coffee & Refreshments<br>9:30-11:30— Computer Classes<br>11:30-3:45— Poker<br>11:45-1—Wii Games<br>2:00-3:45—Anxiety support: — Free<br>Steve Coupe<br>                                                                                                                                                                                     |
| 17.<br><b>President's Day Senior</b><br><b>Center Closed.</b><br>                                                                                                                                                                                                                                       | 18.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>9-11:30-Dominos — Free<br>10-12:00-Commonwealth Nursing<br>10-12-Police Drop-In — Free<br>10-12-Country Line \$5.00<br>10-11—Tai Chi \$3<br>11:30—Lunch (see menu) \$2<br>11:45-Wii Games Board Rm Free<br>Noon—Cribbage— Free<br>Noon-3—Knitting & Crochet Free<br>1-3—Picture IDs \$3                                                                                                     | 19.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>8:30-9:25- <b>Getting Fit w/Marian</b><br><b>Silk \$2</b><br>8:30-9:30-CTI Bone Builders<br>A—<br>9:30-11:30Albert Gauthier,<br>RNPB<br>10-11—Yoga for Seniors \$5<br>11:30—Lunch (see menu) \$2<br>1-3—Bingo<br>1:30-3:30—Quilting Get together  | 20.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>9-10—Exercise for Health \$2<br>10-1— <b>SHINE</b> councilor (please<br>call for appointment)<br>10:00—AA Info meeting— Free<br>11:30—Lunch (see menu) \$2<br>12-3:45-45's & Whist Cards Free<br>1:45-2:45-CTI Bone Builders B                                                                    | 21.<br>7-9am-Breakfast Program-.50<br>Suggested donation<br>9:30-11:30— Computer Classes<br>11:30—Lunch (see menu) \$2<br>11:30-3:45— Poker— Free<br>11:45-1—Wii Games<br><b>10-3-Senior Dinner Dance</b><br><b>Dancing &amp; music w/Nick Diamond</b><br><b>Stuffed Chicken Breast w/ gravy,</b><br><b>sweet potatoes, stuffing, mixed vege-</b><br><b>tables, rolls, dessert-\$7.00</b><br>2:00-3:45—Anxiety support: — Free<br>Steve Coupe |



**Duramedix Healthcare**  
will be at the Lowell  
Senior Center and will  
be offering free Diabetic  
shoes for those who  
qualify on February 15  
@ 10AM

**FEBRUARY**

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# Lunch Menu



**Lunch is served at 11:30 am.** Sugar-Free Jell-O & 1% Milk is available daily. **Menu subject to change.**

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

We Accept FOOD STAMPS for Lunch! See Audrey or Doris in the Administrative Area: 2nd floor, first office on right.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

**Sunday      Monday      Tuesday      Wednesday      Thursday      Friday      Saturday**

|                                                                                |                                                                   |                                                                          |                                                                                         |                                                                                    |                                                                                  |                                                             |
|--------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-------------------------------------------------------------|
|                                                                                | <h2>February</h2>                                                 |                                                                          |                                                                                         |                                                                                    |                                                                                  | 1. Cheese lasagna, spinach, soup, apricots, rye bread       |
| 2. Roast pork, applesauce, gravy, peas, potatoes, vanilla pudding, wheat bread | 3. Salisbury steak, gravy, potatoes, mixed veggies, rye bread     | 4. Spaghetti & meatballs, green salad, garlic sticks, vanilla pudding    | 5. Chicken strips, teriyaki sauce, rice, green beans, wheat bread, oranges              | 6. Roast turkey, stuffing, sweet potatoes, gravy, peas, rye bread, tapioca pudding | 7. Baked scrod, rice pilaf, spinach, apricots, rye bread                         | 8. Chicken legs, BBQ sauce, potatoes, broccoli, wheat bread |
| 9. Stuffed cabbage, wax beans, peaches, multi-grain bread, soup                | 10. BBQ ribs, rice pilaf, corn, pears, dinner rolls, orange juice | 11. Mac & cheese, broccoli, tomatoes, wheat bread, mixed fruit           | 12. Stuffed chicken breast, potatoes, gravy, corn, multi-grain bread, chocolate pudding | 13. Veal Parm, pasta, eggplant, garlic sticks, apricots                            | 14. Baked haddock, broccoli, potatoes, 7 grain bread, peaches                    | 15. Meatloaf, potatoes, gravy, corn, peas, rye bread        |
| 16. Chicken strips, teriyaki sauce, rice, green beans, mandarin oranges        | <br>Presidents' Day                                               | 18. Beef stew, veggies, biscuits, fruit salad, cranberry juice           | 19. Baked ham, pineapples, yams, mixed veggies, rye bread, fruit                        | 20. Swedish meatballs, pasta, broccoli, pears, wheat bread                         | <br>21. Dinner Dance                                                             | 22. Chicken pie, veggies, rolls, soup, fruit                |
| 23. Spaghetti & meatballs, green salad, garlic sticks, pudding                 | 24. Chicken a la King, rice, biscuits, pineapples, juice          | 25. Roast pork, gravy, peas, potatoes, vanilla pudding, multigrain bread | 26. Stuffed peppers, wax beans, wheat bread, apricots, juice                            | 27. Chicken dip-pers, rice pilaf, corn, mixed fruit, 7 grain bread, soup           | 28. Crunchy lite fish, scalloped potatoes, green beans, fresh fruit, wheat bread |                                                             |

## Getting Fit & Staying Fit

with Marian Silk

**Monday and Thursday: 9:00am - 9:55 am**

**Wednesday: 8:30 am - 9:25 am**

**\$2.00 per class**

*(I like to end 5 minutes early so we are out the door in one hour!)*



## YOGA

with instructor Diana Kyracos

**Wednesday 10:00 to 11:00 am**

**\$5.00 per class**

**Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!**

**Atma Yoga 978-250-0441**

**www.atmamoves.com**

**Diana@atmamoves.com**



## Free Tax Return Preparation

**Earn it!**  
**Keep it!**  
**Grow it!**



### Volunteer Income Tax Assistance Program

Community Teamwork's VITA (Volunteer Income Tax Assistance) program has begun taking appointments on January 15th, for the 2013 tax filing season. This free service is available to anyone who qualifies for the Earned Income Tax Credit or who earns less than \$51,000 and files a basic return. Click here for more information about this free tax return preparation service including a schedule of dates, times and locations and contact information: <http://VITA Flyer 2013 Tax Season>.



**Henry G. Cluff** has officially been recognized by the Officers and Directors of the Professional Billiard Instructors Association of America (PBIAA). His Certificate of Recognition states that Henry has met the PBIA National Instructor Program requirements and is qualified to provide instruction at this level in the sport of pocket billiards. His skill was classified as "Superior" and his technique was labeled "Excellent." Henry currently volunteers at the Lowell Senior in the pool room on Monday and by appointment.

### Selecting a Home Improvement Contractor

Recommendations for the Building Owner When Selecting a Contractor to Perform Work on an Existing Home. Before you enter into any written agreement to remodel or build an addition onto an existing home:

1. Ensure that the Contractor is appropriately licensed and is a Registered Home Improvement Contractor.
2. Ensure that the contractor has adequate liability insurance and workers compensation insurance.
3. Ask the contractor for a written list of his/her three most recent projects with names, telephone numbers and addresses of the owners.
4. Call the owners and ask questions as to the performance of the contractor.
5. Check with your local better business bureau, the Office of Consumer Affairs and Business Regulation and the Office of the Attorney General to find out whether the contractor has any complaints filed against the contractor or whether or not any disciplinary action has been taken against the contractor.

Once you have selected a contractor and before you sign any agreement or contract;

- Do not enter into any construction agreements without a written contract. Before signing a contract make sure that your attorney reviews the contract.
- Ensure that you authorize the contractor to apply for

the building permit as your agent. Registered Home Improvement Contractors are required by law to apply for all building permits which are subject to the Home Improvement Registration Law.

OCABR strongly cautions building owners against applying for their own building permit. Reputable contractors will apply for the permit, acting as the owner's agent and with the owner's written authority. Only an HIC Registrant may apply for a building permit for work covered by the program. If a contractor is reluctant to apply for the building permit on your behalf it may be an indication that the contractor does not possess a registration.

Senior Corps Volunteer Program Volunteer Openings Available in Community Teamwork's Senior Corps Program. Would you be interested in earning extra money- tax free- that cannot be counted against any subsidy you receive? Our qualified volunteers receive anywhere from \$200 to \$400 a month! The money CANNOT be counted as income; we have seniors living in senior housing who participate in our programs. If you would like to spend time with a homebound senior or with young children in a child care or school program, please give us a call to learn more! 978-654-5673

If you are interested in volunteering, making your community a better place and may not qualify for the stipend program, we have other opportunities waiting for you! Our RSVP program places interested participants in many different places. Some current openings include Toys for Tots and Coats for Kids. If you have a skill you can share we can find the right place for you. [www.comteam.org](http://www.comteam.org)





## VALENTINE SONGS

Frog Went A-Courtin'  
It's a Small World  
Lavender's Blue, Dilly, Dilly  
Listen With Your Heart  
(Pocahontas)  
My Bonnie  
Oh My Darling Clementine  
Once Upon a Dream  
(Sleeping Beauty)  
Somewhere Out There  
(An American Tail)

## VALENTINE POEMS

Love is like a Cabbage  
My love is like a cabbage  
Divided into two,  
The leaves I give to others,  
The heart I give to you.  
Author Unknown  
Veggie Valentine  
You may not "carrot" all for me  
The way I care for you.  
You may "turnip" your nose  
When I plead with you  
But if your "heart" should  
"beet" with mine  
"Forever "lettuce" hope —  
There is no reason in the world  
Why we two "Cantaloupe."

Author Unknown.

## Valentine Symbols

Cupid is the Roman God of Love and the most popular symbol for Valentine's Day. Originally he was shown as a young man with a bow and arrows. But over the years, Cupid went from a handsome man to a pudgy baby? The reason is that the Romans had Cupid as the son of Venus

(Goddess of Love and Beauty) and a symbol for passion, playful and tender love. His arrows were invisible and his victims (which could also include other Gods



btw as well as humans) would not be aware that they were shot until they fell in love. But, the Victorian era want to help make Valentine's Day more proper for women and children. So they tossed out this handsome Roman Adonis guy and made cupid more of a chubby baby. In other words, it's all on how you want to spin the story from PG-rated to R-Rated!

The colors of Valentine's Day are Pink, Red and White for most cards and decorations, but is also on other Valentine commercial items like clothing, stuffed animals, and candles.

Red symbolizes warmth and feeling. It is associated with the color of the human heart.

White is a symbol of purity. (In some cases also of Faith and so it means the faith of the love two people have for each other.)

And so Pink (combination of Red + White) is then a symbol as I understand if of innocents or virginity in some cases.

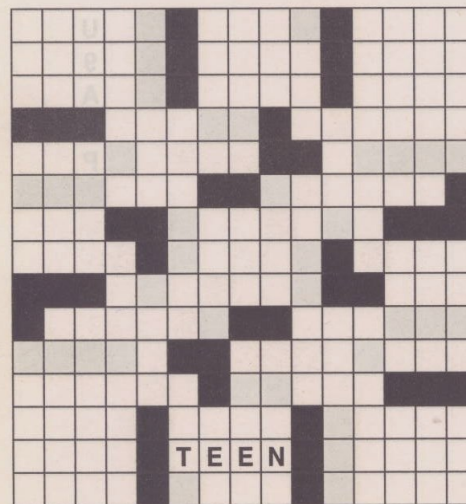
Hearts and Arrows

A heart (red or pink) with an arrow piercing through it is the most common shape and look for

a Valentines, and even candles, candies, cookies, cakes, figurines, stuffed images, etc. The heart is a symbol both of love and also vulnerability.

When you send someone a Valentine, you take a risk of being rejected and your feelings hurt. So a piercing arrow is a symbol of death and the vulnerability of love. On the other hand, the heart and arrow also symbolize the merging of the male and female as one. In the 12th century, physicians believed that the heart was the seat of love and affection in the human body. But the actual biological shape of the human heart does not look like the heart as we see it today. Why? Well, some people are guessing (and it is funny!) that the Valentine heart-shape as we know it today was done by a doodler to represent the human female buttocks or a female torso with well-endowed breasts or the imprint of lips (wearing lipstick) made upon a piece of paper. Once again, it's all on how you want to spin the story!

| 3 Letters | A&VA | NINA      | ALIEN | 6 Letters |
|-----------|------|-----------|-------|-----------|
| ALE       | AMPS | OAST      | CASTE | ARISEN    |
| CAT       | ASTI | OPEC      | DUANE | CHASTE    |
| FED       | AVAR | ORLE      | ERNIE | CREPES    |
| FRY       | BLOB | RANG      | ESTER | ENSUED    |
| GNP       | COMO | REEL      | INANE | GLOBAL    |
| ICE       | DEED | ROME      | NEEDY | HOMAGE    |
| LEA       | DENY | STET      | PRANK | LAUNCH    |
| MAE       | ECOL | TA TA     | SEVEN | MATRON    |
| RUE       | EIRE | TEEN✓     | SHORE | OVERDO    |
| SIR       | EONS |           | SLASH | ROUTED    |
| UTE       | HANK | 5 Letters | STUFF | TENDER    |
|           | HATH | ABELE     | TERNS | TINGLE    |
| 4 Letters | HEDY | ADAGE     | YOUTH | TRIBAL    |
| AGHA      | IAGO | AIMED     |       | TSETSE    |



7 Letters  
ANODYNE  
DERANGE  
INHUMAN  
TONNEAU

8 Letters  
ABRIDGED  
CAREENED  
ETERNITY  
SPARSELY

Answers  
Page 9



# People & Events



2



3



4



5



6



: Lowell Senior Center having a fun filled day at the holiday buffet! Santa Claus was a great hit with the ladies. Thank you, Ronald Tynan for being so festive. You play the part perfectly.

1.

*Photos courtesy of Arthur Toupin*

## Hacked Email

<https://twitter.com/ITDcyberAlerts>

Imagine you get a flood of messages from friends and family. They're getting emails from you with seemingly random links, or messages with urgent pleas to wire you money. It looks like your email or social media account might have been taken over. **What do you do?** For starters, make sure your security protections are up-to-date, reset your password, and warn your friends.

You might have been hacked if:

- friends and family are getting emails or messages you didn't send
- your Sent messages folder has messages you didn't send, or it has been emptied

• your social media accounts have posts you didn't make  
 • you can't log into your email or social media account  
 In the case of emails with random links, it's possible your email address was "spoofed," or faked, and hackers don't actually have access to your account. But you'll want to take action, just in case.

**When You've Been Hacked** ---1. Update your system and delete any malware. Make sure your security software is up-to-date. If you don't have security software, get it. But install security software only from reputable, well-known companies. Then, run it to scan your computer for viruses and spyware (aka malware). Delete any suspicious software and restart your computer. Set your security software, internet browser, and operating system (like Windows or Mac OS) to update automatically

Software developers often release updates to patch security vulnerabilities.

1. Keep your security software, your internet browser, and your operating system up-to-date to help your computer keep pace with the latest hack attacks.
2. Change your passwords---That's IF you're able to log into your email or social networking account. Someone may have gotten your old password and changed it. If you use similar passwords for other accounts, change them, too. Make sure you create strong passwords that will be hard to guess.
3. Check the advice your email provider or social networking site has about restoring your account  
 You can find helpful advice specific to the service. If your account has been taken over, you might need to fill out forms to prove it's really you trying to get back into your account.
4. Check your account settings---Once you're back in your account, make sure your signature and "away" message

don't contain unfamiliar links, and that messages aren't being forwarded to someone else's address. On your social networking service, look for changes to the account since you last logged in — say, a new "friend."

5. Tell your friends---A quick email letting your friends know they might have gotten a malicious link or a fake plea for help can keep them from sending money they won't get back or installing malware on their computers. Put your friends' email addresses in the Bcc line to keep them confidential. You could copy and send this article, too.

**Before You're Hacked.** Use unique passwords for important sites, like your bank and email. That way, someone who knows one of your passwords won't suddenly have access to all your important accounts. Choose strong passwords that are harder to crack. Some people find password managers — software that stores and remembers your passwords for you — a helpful way to keep things straight.

If you use a password manager, make sure to select a unique, strong password for it, too. Many password managers will let you know whether the master password you've created is strong enough.

**Safeguard your usernames and passwords**---Think twice when you're asked to enter credentials like usernames and passwords. Never provide them in response to an email. If the email or text seems to be from your bank, for example, visit the bank website directly rather than clicking on any links or calling any numbers in the message. Scammers impersonate well-known businesses to trick people into giving out personal information.



Turn on two-factor authentication if your service provider offers it --- A number of online services offer "two-factor authentication," where getting into your account requires a password plus something else — say, a code sent to your

smartphone — to prove it's really you. Don't click on links or open attachments in emails unless you know who sent them and what they are. That link or attachment could install malware on your computer. Also do your part: don't forward random links.

Download free software only from sites you know and trust--- If you're not sure who to trust, do some research before you download any software. Free games, file-sharing programs, and customized toolbars also could contain malware.

Don't treat public computers like your personal computer---If it's not your computer, don't let a web browser remember your passwords, and make sure to "Log out" of any accounts when you're done. In fact, if you can help it, don't access personal accounts — like email, or especially bank accounts — on public computers at all. (Also be careful any time you use public Wi-Fi.)

## MARKET MILL APARTMENTS

SECTION 8 ELDERLY HOUSING WINNER OF RHA COMMUNITY EXCELLENCE AWARD

We are accepting applications for elderly and mobility impaired persons for 1 and 2 bedroom apartments. You must be at least 62 years of age to be eligible. All rents are based upon your income.

We offer:

- Laundry & Community Room • Resident Activities
- Computer Learning Center • Computer Program

Please call for application to be mailed to you or please apply at our office: 246 Market St., Lowell, MA

Managed By: Property Properties, Inc. Tel: 1-800-439-2370

978-454-8030



## Washington SAVINGS BANK

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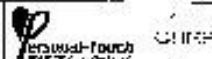
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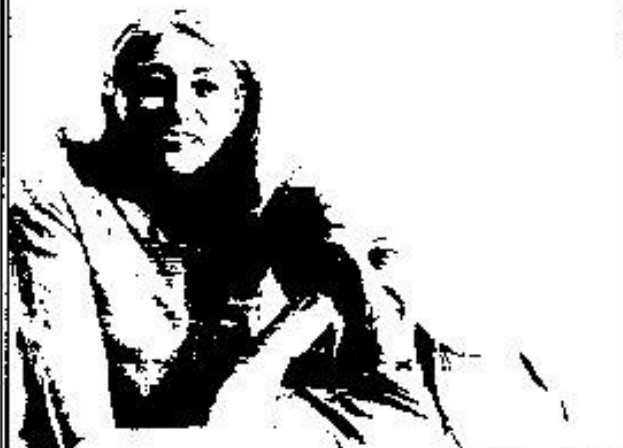
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